

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: MARK A. KAMLAGER	§	Case No. 09-75072
JENNIFER L. KAMLAGER	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/16/2009.
- 2) The plan was confirmed on 01/22/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 07/09/2013, 05/06/2014, 06/13/2014.
- 5) The case was completed on 11/24/2014.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$91,552.00.
- 10) Amount of unsecured claims discharged without full payment: \$199,355.97.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 24,217.00	
Less amount refunded to debtor(s)	\$ 397.00	
NET RECEIPTS		\$ 23,820.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,386.87	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,886.87
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BRIAN A. HART LAW OFFICES	Lgl	3,500.00	3,500.00	3,500.00	3,500.00	0.00
BAC HOME LOANS SERVICING LP	Sec	0.00	1,693.59	1,693.59	1,693.59	0.00
BANK OF AMERICA	Sec	0.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Sec	100.00	655.49	100.00	100.00	0.00
ECAST SETTLEMENT	Uns	500.00	0.00	555.49	81.61	0.00
ALLIED BUSINESS ACCOUNTS	Uns	230.15	NA	NA	0.00	0.00
ATLANTIC CREDIT & FINANCE INC	Uns	14,866.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	10,490.00	10,490.03	10,490.03	1,541.14	0.00
ECAST SETTLEMENT	Uns	8,040.92	8,040.92	8,040.92	1,181.32	0.00
BLATT HASENMILLER LEIBSKER &	Uns	19,192.94	NA	NA	0.00	0.00
ATLANTIC CREDIT AND FINANCE	Uns	14,865.87	14,865.87	14,865.87	2,184.01	0.00
CAPITAL ONE FINANCIAL CORP	Uns	15,421.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Uns	29,000.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	19,192.94	19,192.94	19,192.94	2,819.71	0.00
DISCOVER BANK	Uns	25,000.00	15,268.66	15,268.66	2,243.18	0.00
FIRST COMMUNITY CREDIT UNION	Uns	4,054.00	4,068.76	4,068.76	597.76	0.00
GORDMANS	Uns	382.45	NA	NA	0.00	0.00
HSBC	Uns	603.25	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CHASE BANK USA NA	Uns	906.37	998.28	998.28	146.66	0.00
NATIONAL ENTERPRISE SYSTEMS	Uns	8,040.92	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	819.95	992.97	992.97	145.88	0.00
SUNRISE CREDIT SERVICES INC	Uns	8,040.92	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Uns	13,109.30	13,109.30	13,109.30	1,925.94	0.00
VISA	Uns	4,054.20	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AS	Uns	0.00	422.74	422.74	62.11	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	11,931.99	11,931.99	1,752.98	0.00
CHASE BANK USA NA	Uns	0.00	16,725.73	16,725.73	2,457.24	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 1,693.59	\$ 1,693.59	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 100.00	\$ 100.00	\$ 0.00
TOTAL SECURED:	\$ 1,793.59	\$ 1,793.59	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 116,663.68	\$ 17,139.54	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,886.87	
Disbursements to Creditors	\$ 18,933.13	
TOTAL DISBURSEMENTS:		\$ 23,820.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/19/2015

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.